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## ***Maverix Equity Initiative***

Recent appraisals have seen the real-estate market rise approximately 50% in value within Aura and most of the Sunshine Coast. This means those who have purchased over twelve months ago now find themselves in the enviable position of having sizeable 'equity' in their property. But what is equity and how can you best utilise it to strengthen your financial position?

When a home rises in value, many initially consider selling their property to utilise the increase in price. However, as many locals are now discovering, if you sell in this market you must also buy in the same market. Short of relocating - and who really wants to leave the Coast - what other options are there to get ahead?

For many, buying an 'investment' home might seem a little out of reach, too complicated, or the benefits appear unclear. However, we aim to simplify the process, ensure buyers are getting an instant return, and offer an alternative to selling the family residence to 'cash in' on the current climate.

Utilising equity to purchase a new home can save considerable amounts in tax, stamp duty and mortgage fees and offers a favourable way of purchasing. It's also a viable way to increase your property portfolio and net worth.

With the Maverix Equity Initiative, we provide a stress-free opportunity to appraise your situation and provide a chance to turn your equity into either an investment home or even, a brand-new residence.

We have independent brokers able to evaluate your current situation and walk you through the refinance process; local property managers ready to appraise rental income and help you towards quality, stable tenancy; and of course a large database of brand-new homes within Aura to choose from. We aim to make the entire process simple and assist in converting your equity from something fanciful into something tangible.

### **What Is Equity:**

Home equity is the market value of a homeowner's unencumbered interest in their real property; That is, the difference between the home's fair market value and the outstanding balance of all liens on the property. In short, what the property is currently worth, minus what you owe.

### **How Do You Use Equity:**

So, you have equity... Great! Now what? Well, to make that equity work for you, you will need to talk to our independent broker. For those who have ample equity in their current residence, we will be able to utilise this to act as serviceability to secure a second loan.

We will walk you through the taxation strategies and numbers to best work out how to set up your new mortgage. Of course, with an investment loan, these payments will be offset by your new rental income. In some cases, the rental return will be greater than your increased fees, meaning an actual reduction in what you'll need to pay each month.

Put simply, you can use your current equity as security to help serviceability to a second mortgage.

### **So, What Options Do I Have To Utilise My Equity?**

- Buy an investment home as a way of starting your property portfolio and making your money work for you.
- Purchase a new residence to call home and use your current home as the investment by renting it out. This is a way of upsizing or downsizing while keeping your primary asset.

### **Why Buy an Investment Property?**

As many are aware, the Coast is suffering from a rental crisis with many local families looking for a place to call home. Providing more rental housing is an effective way of helping the community. But besides the need for more rentals, there are strong financial incentives to buy a second (or third, or fourth) property.

In short, equity is completely idle until utilised and if you don't want to sell your property or move, then utilising your current equity is a great way of securing an additional or new property.

There are also numerous tax advantages to consider, and we can explain these in more detail along the way.

### **Why Buy a New Home?**

Need more (or less) space? Family getting larger? Want better inclusions? The reasons why we buy a new home are countless but whatever your reason, you can utilise this method to maintain your current property; meaning you can upgrade to a new home and use your current property as the investment, thus earning a rental return. Additionally, the equity in your current home can act in lieu of a deposit, making a new purchase more achievable.

### **How the MaveriX Equity Initiative Works:**

Supported by one of Australia's leading home loan lenders, this initiative aims to provide an alternative to the current loan market, where banks are constantly rejecting loans based upon unfavourable build contracts, timeframes and unpredictable terms and clauses.

Our properties are 100% completed, ready to move in and available on a \$5,000 deposit, making them a unique and risk-free way to secure. Begin advertising prior to handover to mitigate rental loss and maximise returns.

Fill out the form and our independent broker will contact you for a no-obligation, efficient, free appraisal of your situation. If we think using your equity is beneficial to you, we can then propose a property to suit your allocated budget. These properties will be available for inspection with all the inclusions explained in a fully transparent purchase.

Once you have a property that ticks the boxes, we can offer the required rental appraisals and crunch the numbers. If everything works, we can go to contract on your new purchase with a \$5,000 deposit and nothing more to pay until settlement - meaning you won't pay progress payments or have any land loans or build loans. We can even start advertising for tenants prior to handover allowing you to start earning a rental return from the day your investment settles.

### **What Properties Are Available:**

We have a large range of brand-new properties, from three-bedroom properties to family-sized residences, to upmarket and luxury homes. All properties are built by local, family-owned builders who take pride in their work and have upmarket inclusions as standard.

You can view the current price list here: [www.maverixpropertymarketing.com/brand-new](http://www.maverixpropertymarketing.com/brand-new)

Keep in mind, we have many off-market and unadvertised properties and an ever-changing list of available homes - both new and established. Our price list is constantly updating with homes that are available and complete, as well as homes scheduled for the future.

### **Case Study:**

Chris and Ashley have a household income of \$160,000. They own a property with a market value of \$850,000 and currently have a mortgage of \$450,000. They have one child and no other debts.

They use the equity as security to buy an investment property for \$700,000. They obtain an interest only investment loan for the second property. The investment property is immediately rented out at \$650 per week. They remain living in their own home.

The repayments on their investment loan work out at \$700 per week. This is mostly off set by the \$650 per week additional rental income they now receive. Their current mortgage remains the same.

Both their current residence and the investment continue to rise in value over time, resulting in even more equity and net wealth.

### **Extra Incentives:**

Need more reasons to try the MaveriX Equity Initiative? We have teamed up with local, independent banks and property managers to offer the following extra incentives for those who are approved.

- Receive \$2,500 cash back from our independent broker upon refinancing your current mortgage
- Receive a \$1,000 EFTPOS gift card when agreeing to representation from our local, experienced, property manager
- No build progress payments – potential to earn rental income upon settlement
- No bank red tape. No unpredictable build contracts or clauses
- Transparent contracts with a \$5,000 deposit
- Begin advertising for tenants prior to handover

### **How To Get Started:**

Ready to turn your equity into a new home? Simply fill out the MaveriX Equity Initiative Enquiry Form and provide relevant contact and financial details. We'll be in contact and then evaluate your situation with a no-obligation, free assessment. If we feel utilising your equity will be of a benefit to you, we'll put a proposal forth and start the process of finding you a new property. We aim to make the entire process transparent, stress-free, and simple.

### **Disclaimer:**

*By filling out the form, you consent to providing your information to MaveriX Property Marketing and the relevant financial brokers, and properties managers, and only for circumstance of assessing your situation and offering products in relation to the above equity initiative. MaveriX will never sell or share your information with any third parties.*